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B1 (Official Form 1)(1/08)	D(	Jeanient	1 (	igc i o	1 3			
	States Bank rthern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, First <b>Orozco, Neal E</b>	, Middle):			of Joint De		e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)  xxx-xx-4318	ayer I.D. (ITIN) No./	Complete EII	(if mor	our digits one, see than one, see than one, see than one, see than one than one than the the than the the than the the than the the than the the the the than the	tate all)	· Individual-T	Caxpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, 651 Anne Lane Bolingbrook, IL	_	ZIP Code	65	Street Address of Joint Debtor (No. and Street, City, and State):  651 Anne Lane Bolingbrook, IL  ZIP Code				
County of Residence or of the Principal Place of Will		60440	Count <b>Wi</b> l	•	ence or of the	Principal Pla	ice of Business:	60440
Mailing Address of Debtor (if different from str	eet address):	ZIP Code	Mailir	ng Address	of Joint Debt	or (if differen	nt from street address):	ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r		1					
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7 Chapter 9 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Check one box)					
Filing Fee (Check o  Full Filing Fee attached  Filing Fee to be paid in installments (applic attach signed application for the court's con is unable to pay fee except in installments. I  Filing Fee waiver requested (applicable to cattach signed application for the court's con  Statistical/Administrative Information  □ Debtor estimates that funds will be available	able to individuals or sideration certifying Rule 1006(b). See Off hapter 7 individuals sideration. See Officia	that the debto icial Form 3A. only). Must 1 Form 3B.	r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto ncontingent li are less than ith this petition were solicit accordance w	defined in 11 U.S.C. ar as defined in 11 U.S. quidated debts (exclude \$2,190,000.	.C. § 101(51D). ling debts owed ne or more b).
Debtor estimates that, after any exempt properties will be no funds available for distribute there will be no funds available for distribute the estimated Number of Creditors  The properties of the estimated Number of Creditors  The properties of the estimated Number of Creditors  The properties of the estimate of th	perty is excluded and ion to unsecured cred  1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	s paid,  50,001- 100,000	OVER 100,000			
Estimated Assets  So to \$50,001 to \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Orozco, Neal E Orozco, Maria B (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kevin L. Willis January 28, 2009 Signature of Attorney for Debtor(s) (Date) Kevin L. Willis 6203417 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Orozco, Neal E Orozco, Maria B

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Neal E Orozco

Signature of Debtor Neal E Orozco

X /s/ Maria B Orozco

Signature of Joint Debtor Maria B Orozco

Telephone Number (If not represented by attorney)

January 28, 2009

Date

## Signature of Attorney\*

#### X /s/ Kevin L. Willis

Signature of Attorney for Debtor(s)

#### Kevin L. Willis 6203417

Printed Name of Attorney for Debtor(s)

Kevin L. Willis

Firm Name

2137 S. Euclid Ave., Ste. 3 Berwyn, IL 60402

Address

Email: kkwillis@sbcglobal.net

(708)484-1000 Fax: (708)484-1140

Telephone Number

January 28, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- $\square$  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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×	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•
·

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court

		Northern District of Illinois		
In re	Neal E Orozco Maria B Orozco		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont. □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: \_\_\_ /s/ Neal E Orozco Neal E Orozco Date: January 28, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court**

		Northern District of Illinois		
In re	Neal E Orozco Maria B Orozco		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27420

Bank Of America 4161 Piedmont Parkway Greensboro, NC 27420

Bank of America 475 Crosspoint Parkway Getzville, NY 14068

Capital One Bank POB 5155 Norcross, GA 30091

Capital One Bank POB 5155 Norcross, GA 30091

Chase - Cc POB 15298 Wilmintgon, DE 19850

Chase Credit Cards POB 15298 Wilmintgon, DE 19850

DuPage County Clerk c/o Allied Credit/Alliance One POB 2449 Gig Harbor, WA 98335

Emerge/FNBO POB 105555 Atlanta, GA 30348

Fifth Third Bank 1850 East Paris Grand Rapids, MI 49546 HSBC Retail Services POB 15522 Wilmington, DE 19850

HSBC/ Best Buy POB 6985 Bridge Water, NJ 08807

Macys/FDSB POB 8053 Mason, OH 45040

Nissan POB 371491 Pittsburg, PA 75266

Sam's Club/GE Mone POB 103016 Roswell, GA 30076

Suburban Radiologists c/o Dependon Collections POB 4833 Oak Brook, IL 60523